

April 9, 1975:

**"Alone you can do much. With employee profit sharing you can do a lot more. And the time to start is now!"**

- A.J. Billes, co-founder of Canadian Tire Corporation

## YOUR PROFIT SHARING PLAN IS A SAFE WAY TO SAVE



Since our very beginning, Canadian Tire has always believed that when we do well as a company, our employees should benefit. The Profit Sharing Plan was launched in 1972 – 46 years ago. It allows us to recognize your important contribution as we work together to grow our business.

While there has been a lot of turmoil in the retail space, Canadian Tire stock has continuously outperformed the market. Thanks to your hard work, we keep delighting customers every day, and they keep coming back. The awards you have earned in the past are secure, and we're committed to continuing to share our success with you going forward.

## YOUR SAVINGS AWARD IS **ON THE WAY!**

You're eligible to receive a Savings Award in January if:

- You received a Growth Award from your Dealer in 2017, and
- You were employed with the same Canadian Tire Associate Dealer on December 31, 2017; or
- You terminated from your present Canadian Tire Associate Dealer and were hired by another Canadian Tire Associate Dealer within 30 days; or
- You terminated prior to December 31, 2017, but your age plus service totaled at least 65 when you terminated.

### HOW MUCH WILL YOU RECEIVE?



Canadian Tire Corporation contributes all the money for your store's Savings Awards. The amount is based on:

- The total Savings Award amount provided by Canadian Tire Corporation to your store
- The value of your Growth Award from your Dealer in June/July 2017
- The total number of plan members in your store

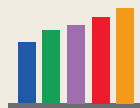
To find out your Savings Award amount, go to [mysunlife.ca](http://mysunlife.ca) or review the annual statement that will be mailed to your home in February!

## SEVEN WAYS TO USE YOUR SAVINGS AWARD

Invest your Savings Award at [mysunlife.ca](http://mysunlife.ca) to grow your savings. Once you've saved up, use the money for some of life's important expenses, such as:



- Make a down payment on a new house
- Pay down your mortgage sooner for more financial freedom later



- Investment advice from a financial advisor - up to \$500 per year



- Pay tuition fees for you, your spouse or your child
- Buy a computer for college or university for you, your spouse or your child - up to \$1,500



- Save and invest your awards to have a larger nest egg for retirement



You can also withdraw up to 50% of your current year's Savings Award for any reason.

Any withdrawals from the Plan are added to your taxable income, unless you take advantage of the Lifelong Learning Plan or the Home Buyers' Plan from the Canada Revenue Agency.

# GROW YOUR AWARDS

The way you invest your Profit Sharing Plan awards can have a significant impact on your savings. It's important you choose investments that meet your needs. There are a few factors you should consider:



## What kind of investor are you?

Can you tolerate short-term losses as the "price to pay" for higher long-term growth?



## What are you saving for?

If you are saving for an event that's far away (like retirement), you can typically take on more risk and invest more of your money in equities. If you'll want to use your money soon, you may choose lower risk options – like bonds.



## Use the Asset Allocation tool at [mysunlife.ca](https://mysunlife.ca)

It can help you make the right investment choices to meet your goals. Fill in a simple questionnaire, and the tool will offer personalized advice to help you choose the investment options that suit you best.

## GROW YOUR SAVINGS OVER TIME

It may be tempting to withdraw money from the plan to help pay off odds and ends. Taking out **\$500** a year may not seem like a big deal. But over the years, you could have accumulated **\$1,000+** if you left that money in the plan to grow interest and investment gains.

Next time you're considering taking out money from the plan, think what you could do with the extra money later!

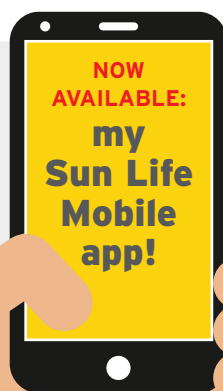


## You have five investment options for your Savings Award

(the same options you have for your Growth Award):

- BlackRock (BLK) Conservative Fund (**default fund**)
- BlackRock (BLK) Moderate Fund
- BlackRock (BLK) Aggressive Fund
- Sun Life Financial Money Market Segregated Fund
- Canadian Tire Stock Fund

- ✓ Log in to [mysunlife.ca](https://mysunlife.ca) today to confirm your investment choices and ensure your savings are working for you!
- ✓ To learn more about your investment options and how they have performed, read the **annual report** at [profitsharingplan.ca](https://profitsharingplan.ca).



## Struggling to remember your user name and password for [mysunlife.ca](https://mysunlife.ca)? The new my Sun Life Mobile app is here to help!

- Access your account quickly – log in using your fingerprint; no password required
- Check your account balance and transaction history
- Use helpful videos, tools and calculators
- Get help when you need it – get help faster when you contact Sun Life Financial through the app

Download the **my Sun Life Mobile app** from your app store!

To learn more, visit [sunlife.ca/mobile](https://sunlife.ca/mobile).

## WE WANT TO HEAR FROM YOU!

We will launch a survey in February 2018 to ensure our communications continue to meet your needs. **Be sure to participate** – and enter for a chance to win great prizes!

## Have questions about the Profit Sharing Plan?

Visit [profitsharingplan.ca](https://profitsharingplan.ca): your #1 source for plan information.



Watch these videos for a quick plan overview

- [bit.do/ProfitSharing1](https://bit.do/ProfitSharing1)
- [bit.do/ProfitSharing2](https://bit.do/ProfitSharing2)

Call Sun Life Financial's Customer Care Centre at 1-866-733-8612 from 8 a.m. to 8 p.m. ET, any business day. Service is available in over 190 languages.